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ABSTRACT

This survey compares compulsory consumer education in Norway with similar programs in the United States. After a short introduction, section two describes Norway and its public education system. Section three examines the role of the Norwegian Ministry of Consumer Affairs and Governmental Administration and describes compulsory consumer education as it is currently being taught in the Norwegian basic schools (grades one through nine). Section four discusses the differences between consumer education in Norway and in the United States. Since there is a great difference between Norwegian and American attitudes toward the role of government in consumer activities, these differences are discussed in some detail. Other comparisons include mandated versus voluntary instruction, integration of consumer topics in other courses versus a separate course, and the grade levels at which this subject matter is taught. In addition, comparisons are made of instructional materials, teaching methods, course content, effectiveness of instruction, and teacher preparation. In the final section the findings, conclusions, and recommendations of the study are reported. (DE)

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A SURVEY OF COMPULSORY CONSUMER EDUCATION IN THE SCHOOLS OF NORWAY AND A COMPARISON OF THOSE PROGRAMS WITH SIMILAR INSTRUCTION IN THE UNITED STATES

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PREFACE

This study is a sabbatical leave project of the author who was granted a leave for this purpose by the Board of Trustees of Western Michigan University for the Fall Semster, 1974.

Special gratitude is extended to Dr. Darrell G. Jones, Dean, College of Business, and Dr. L. Michael Moskovis, Head, Department of Business Education and Administrative Services, Western Michigan University, whose cooperation and encouragement were major factors in making this project possible.

Forty-eight Norwegian government officials and educators gave generously of their time in providing most of the basic data upon which this report is based. Their contributions are acknowledged with thanks.

A conscientious effort was made to ensure the accuracy of the facts upon which this study is based; since, however, data was gathered by use of the open-ended interview technique, it is possible that errors have been made. For any such inaccuracies the writer assumes full responsibility.

Max O. McKitrick

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CHAPTER I

INTRODUCTION

Compulsory consumer education in the schools of Michigan was proposed by Governor William G. Milliken as part of a message on consumerism he sent to the legislature in the spring of 1973. At the present time the Kingdom of Norway and four American states have mandated consumer education. Today many educators are questioning this approach. A major portion of this study is devoted to determining the status and effectiveness of compulsory consumer education in Norway and to comparing that country's method of teaching this subject area with what is being done in the United States.

The Problem

The problem was to survey the compulsory consumer education program in Norway and to compare what is being done there with similar programs in the United States. The Education Committee of the States has recently reported on the status of consumer education in the United States.[1] Therefore, answers to the following questions were sought only for the schools of Norway: What type of compulsory consumer education program is being offered and what is its purpose? How are school administrators implementing this mandate? How are faculty members currently employed being prepared for teaching these

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[1]Ronald J. Smith, ed., "Consumer Education in the States" (Denver: Education Commission of the States, 1973), 43 pp.

courses? What is being done by governmental agencies to assist these instructors? What types of instructional materials are available? What methods of instruction are being used? What is the content of the courses being offered? How are consumer education teachers being prepared in the teacher training institutions? How effective is the consumer education instruction?

The Purpose

The purpose of the study was to use the data obtained in the survey, including answers to the questions listed above, as a basis for making recommendations concerning the future of consumer education in Michigan and other states.

Methods of Conducting Study

First, a review was made of literature on consumer education instruction in the United States since 1970; special emphasis was placed on legislation and curriculum guides. The Illinois, Hawaii, and Oregon guides were examined in detail since these states have mandated consumer education. (Kentucky has recently enacted such legislation but the act there, as yet, has not been implemented.) In addition curriculum guides of California, Michigan, and Ohio, together with suggested Federal guidelines, were reviewed and their contents compared with that in the guides issued by the states with compulsory consumer education instruction.

Second, a review of literature on Norway written in English was made; emphasis was placed on the country, its people, its economy, and its educational system. Then a period of approximately one month

(September 13 to October 10, 1974) was spent in that country visiting government offices, colleges, and schools where interviews were conducted with government officials, college and school administrators, professors, teachers, student teachers, and pupils.

During the stay in Norway visits were made to four government offices, five colleges, four youth schools (junior high schools), two commercial high schools, and one comprehensive high school. At these institutions a total of forty-eight interviews were held; those interviewed included five college administrators, eleven college professors, eleven government officials, eight school administrators, ten teachers, and three student teachers. Open-ended questions were asked at all interviews; many of those interviewed volunteered additional information and made available printed materials related to their work. All communication was in English. A number of informal conversations were held with other government officials, teachers, and pupils. Because of communication problems discussions with pupils were of limited value.

Included in the visits listed above were four days of interviews at the Norges Handelshøyskole (The Norwegian College of Economics and Business Administration) located in Bergen. At this institution data were obtained about Norwegian business practices; special emphasis was placed on ascertaining the attitudes of businessmen toward consumers and their problems.

Limitations

The survey of consumer education in the schools of Norway was limited to the cities of Oslo and Bergen and their surrounding areas

where more than one-half of the country's population resides. This study is not intended to be a definitive report on consumer education in the United States; the only information obtained in this country was that needed for comparative purposes.

CHAPTER II

NORWAY - THE COUNTRY AND ITS EDUCATIONAL SYSTEM

In order to understand compulsory consumer education in Norway, it is essential that one first acquire a basic knowledge of the country itself and its system of education.

The Country

Norway is a constitutional monarchy located in northwestern Europe. It occupies the western part of the Scandinavian Peninsula. The country's greatest length is 1,100 miles, and it varies in width from 270 to only 4 miles. The topography is largely mountainous, and most of the land in unproductive. Its coastline is very irregular, for it is deeply cut by scenic fjords. The climate tends to be rather harsh; the west coast is mild and moist since its climate is moderated by the Gulf Stream while the eastern section tends to be dry and cold, especially in the winter months. The northern area is above the Arctic Circle and in parts of that region the sun does not set from the middle of May until the end of July, and it does not rise from about November 20 to January 24.

The population of Norway, as estimated by the United Nations in 1972, is about 3,930,000. Approximately one-half of the people live in Oslo, the capital, and its suburbs. Other large cities are Bergen, Stavanger, Trondheim, and Tromsø. Because of the geography the inhabitants of Norway have, in the past, been rather isolated, and

this has caused distinctive sectional differences to develop among the people. Today the various regions of the country are connected by an efficient system of airlines, railroads, and ferries. The state-controlled radio and television network also is helping to unify the country by emphasizing national rather than regional interests.

Norway has made tremendous strides in utilizing its natural resources. Since the country lacks coal, the people have harnessed waterfalls to provide hydroelectric power to supply power for factories and mines and to operate the country's extensive system of railroads. Wood is plentiful in the forests; thus the wood and paper industries are large. Fishing is a major activity, and Norway's fish catch ranks fourteenth among the nations. Mining is a leading industry for the country produces sizable yields of copper, nickel, iron, zinc, and lead. The sea has always had a great influence on the people, and today the country's fleet is the fifth largest in the world. Nearly all available land suitable for farming is tilled; still the country must import a sizable amount of its food. Recently large quantities of oil were discovered in the North Sea, and the current "oil boom" is having a profound effect on the economy of the country.

The population of Norway is largely homogeneous, with the Lapps being the only significant minority; the government through education is assimilating the Laplanders into the general population. The Norwegians tend to be healthy, energetic, self-sufficient people. However, since the discovery of oil there has been no significant unemployment, and it has been necessary for the government to recruit

outsiders, especially to perform service jobs. Most of the workmen have come from India, Pakistan, and the Mediterranean countries. Today an American colony of more than 5,000 people has settled in Stavanger, the center of the oil activity, because the oil companies have hired many Americans to work on the rigs that are drilling wells in the North Sea.

Norway is sometimes described as a parliamentary democracy. The king's duties are largely ceremonial; the laws are enacted by a parliament, the Storting, whose 150 members are elected for a term of four years. The executive power is held by the Premier, who normally is head of the majority party in the parliament. For more than forty years the Labor (Socialist) Party has been the dominant party. Although most real and personal property is privately owned, Norway has many aspects of a socialistic state with an elaborate system of health, unemployment, and old-age benefits.

Government laws and policies are determined by the national government. However, the country is divided into twenty counties for administrative purposes. Municipalities have their own governments with power to decide many local issues. All religions enjoy complete freedom of worship. The Evangelical Lutheran Church is the state church, but all religious groups receive funds from the state on a proportional basis.[2]

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[2]The 1974 World Almanac, pp. 590-91.

The School System

The Norwegian system of public education is currently in a state of transition. In 1972 a new Model Plan was accepted by parliament, and it is gradually being implemented by the Ministry of Church and Education, the national department that is responsible for education in the kingdom. Most of this section describes those types of Norwegian schools where consumer education is most likely to be taught.

In Norway education is compulsory starting at age seven, and it lasts for nine years. Compulsory education is taught in basic schools for which municipalities have responsibility. Basic schools are made up of two divisions: junior schools (elementary) and youth schools (lower secondary). The counties have responsibility for further education, the most common of which are the gymnasia (upper secondary). The youth schools are similar to American junior high schools and the gymnasia have characteristics comparable to American senior high schools. Vocational education, which is described only briefly in this report, is also the responsibility of the counties. Higher education, which is supported exclusively by the state, includes the universities and a large number of specialized colleges; only those institutions that offer teacher training are emphasized in this study.

Since schooling in Norway is not compulsory until age seven, training for younger children is provided by private bodies in day-homes (nursery schools) and kindergartens. These private agencies are subsidized by the municipalities if the schools meet certain

minimum standards. The Model Plan has authorized kindergartens which are to be a part of the basic school system for children six years of age; however, only a few of these kindergartens were in operation in the fall of 1974.

The Basic Schools

The junior stage of the basic school provides instruction for pupils from 7 to 13. In urban areas self-contained classrooms are provided for each age level. In smaller communities children from two or more age groups may be taught in a single class. In areas of sparse population the Norwegian equivalent of the American one-room school is used; as in the United States, one-room schools are rapidly disappearing from the educational scene.

The curriculum of the junior school comprises the aesthetic, theoretical, and practical subjects normally taught to children of those ages. According to the Model Plan, consumer education is to be integrated into these subjects at each age level. The state requirements provide for a minimum of fifteen lessons per week in grades one and two (ages 7 and 8); twenty-four lessons in grades three and four (ages 9 and 10); and twenty-seven lessons in grades five and six (ages 11 and 12). A lesson is approximately 45 minutes in length. Local authorities may add from six to eighteen additional lessons, depending on the economic conditions of the area. The first foreign language, English, is introduced in the fourth or fifth grade, and continues as a compulsory subject throughout the remainder of the basic school. The average class size in a junior school is about twenty-four.

The youth school, which comprises grades seven, eight, and nine (ages 13, 14, and 15), builds upon the course work pupils have completed in the junior school. At all three grade levels thirty lessons per week are required. According to the Model Plan, consumer education is to be integrated into the subject matter at each grade level. In the seventh grade, all lessons are compulsory; in the eight grade, five lessons are optional. For example, a student may choose a second foreign language (normally German) if it is his desire to go on to the gymnasium and then proceed to the university or a regional college. Students of more practical bent may select pre-vocational courses, such as home economics or industrial education, thereby preparing themselves for entrance into one of the many vocational schools that are available. Pupils enrolled in the ninth grade of the youth school have even greater freedom of choice, for of the thirty lessons per week, eleven are elective. At present there is an optional tenth year offered in the youth school; it consists of additional courses of the same type as those offered to grades seven, eight, and nine and is designed to give the pupils additional preparation for the gymnasium. Once the Model Plan is fully implemented, this tenth year will become less important. Classes in youth schools are limited to a maximum of thirty pupils.

Once a student has completed the nine-year basic school curriculum, he takes an examination provided by the Ministry of Church and Education. It covers the four major subjects--Norwegian languages (there are two official languages in Norway--Bokmal and Nynorsk), social studies, foreign language, and mathematics and science. In 1974

individual pupils were being examined, as a rule, in only two of the subject areas.

The Grunnskolerådet (the Council of Basic Schools) serves as an advisory body to the Ministry of Church and Education. It is composed of seven members representing the junior and youth schools. The council has a professional staff which evaluates instructional materials and suggests ways to improve instruction in the basic schools.

The Gymnasia

The gymnasium course covers three years--grades ten, eleven, and twelve (ages 16, 17, and 18). It prepares a student for the university entrance examination known as the Examen Artium; a student must pass this examination in order to enter a university, specialized college, regional college, or college of education. The gymnasium offers six sides (majors); these are Latin, modern languages, sciences, natural sciences, Old Norse, and economics. Except for economics, all majors have a number of subjects in common, but the importance of a subject and the depth to which it is studied will vary from one major to another. The largest number of majors is enrolled in the modern language and science curriculums.

Up to the present time the economics major had been offered largely in specialized high schools called Handelsgymnasia (commercial high schools). There are thirteen such high schools in the country. In Norway at the secondary level, economics is used to identify a curriculum that would be called business education in the United States. The offerings are somewhat comparable to the accounting,

marketing, and secretarial majors common to American high schools. However, foreign language is emphasized and one major, the English major, is among the most popular. Consumer education is not taught in the gymnasium, but many consumer concepts are emphasized in the courses offered in the Handelsgymnasium.

A student enrolled in a gymnasium concludes his work with a written examination (the Examen Artium) covering the most important subjects in his major. The same examinations are taken at the same time throughout the country, and the written papers are marked on a national basis.

In 1974 a number of experiments were underway to reform the traditional gymnasium. One experiment provided for a required first year, with some electives, and in depth study of a field of specialization, such as natural science, social science, or modern languages, in the last two years. Also several high schools which combine the traditional college preparatory programs with vocational offerings have been set up. These schools are called gymnasium-schools. Such a school was opened in September, 1974, at Jessheim about thirty miles north of Oslo; it has the basic characteristics of a modern American comprehensive high school. It is planned that the Handelsgymnasia will gradually be converted into comprehensive high schools.

Folk High Schools

An alternative form of general education is available in folk high schools. These schools are designed for students who have reached the age of 17. They offer one- and two-year courses which include some compulsory subjects but the main emphasis is on voluntary

subjects that are selected by the schools themselves. These offerings may include instruction in consumer education. Students who attend the folk high schools do not take the national comprehensive examinations; yet their courses qualify graduates for entrance into a number of other institutions for vocational or higher education. Many of the folk high schools are found in rural areas.

Vocational Schools

Norway has an extensive system of vocational schools. Generally these schools are open to anyone who has completed a nine-year program in a basic school. Courses in vocational schools vary in length from six months to three years; they combine theoretical training with practical instruction in school workshops, or outside the school in manufacturing plants, on farms, or aboard ships. These schools provide training for about sixty-five different trades.

More advanced vocational training is provided by technical trade schools which offer specialized instruction for those who plan to work as technicians, construction workers, and foremen. Technical schools offer three-year courses in fifteen different types of engineering. These schools also offer a two-year course for enrollees who have passed the Examen Artium.

Many companies conduct their own schools to prepare specialists for their respective concerns. Workers who attend company schools are free to accept employment elsewhere; since this privilege is available, the government contributes to the operating expenses of recognized company schools.

Schools of home economics (called domestic science in Norway) offer six-month and one-year courses to prepare individuals for work in the home or for further instruction in homemaking. These schools are practical in nature with most of the instruction being given in foods and textile laboratories.

In addition to the business education programs offered by the Handelsgymnasia, and often in ordinary gymnasia, vocational instruction in accounting, business management, marketing, data processing, and secretarial studies are taught in one- and two-year programs in public vocational schools and private business colleges. If the college is private, students usually attend without payment of tuition or fees; these items are paid by the municipality where the business school is located. The Handelsgymnasia offer one-year courses in accounting/management and secretarial studies to students who have passed the Examen Artium. All of the vocational business courses, above the secondary level, are comparable to undergraduate offerings in an American collegiate school of business.

Many other types of specialized vocational schools are operating in Norway. These include seamanship schools, agricultural schools, schools of horticulture, schools of forestry, schools of dairying, and courses for land assessors. Special schools are maintained for training workers in the fields of health and social service. Other specialized schools are those in librarianship, journalism, hotel management, art, and music. In general Norway provides vocational instruction for any type of training that is needed for employment in the kingdom.

Higher Education

Norway has a well-developed system of higher education; there are four universities, eight state colleges of university level, and six regional colleges.

The University of Oslo, founded in 1811, is the oldest and largest of the universities; it has faculties of theology, medicine, law, liberal arts, science, social science, and dentistry. The University of Bergen, which opened in 1948, offers instruction in medicine, liberal arts, science, social science, and dentistry. The University of Trondheim was established in 1968 by combining the state college of engineering with a state college for teachers. The University of Tromsø, which was established in 1969, is Norway's newest university and in 1974 was offering instruction in science, humanities, and medicine.

Specialized colleges include the State College of Agriculture, the State Academy of Arts, the State Veterinary College, the State College of Architecture, the State College of Physical Education and Sport, the State College of Fisheries, the State College of Music, and the State College of Business and Economics.

In theory university and college studies are open without charge to all Norwegians who have passed the Examen Artium. Individual universities and colleges also accept students with other types of academic backgrounds. Because of the shortage of places in most of the institutions of higher education, faculties tend to restrict the number of entrants and normally select only those with the highest qualifications as shown in test scores or through practical experience.

State College of Business and Economics

The State College of Business and Economics (the Norges Handelshøyskole) opened in Bergen in 1936. It offers a three-year course in business and economics. Applicants for admission must have passed the Examen Artium or its equivalent; those who do not have a basic knowledge in business subjects normally attend a business college one year before being admitted to this school. Competition for admission is very keen; in 1973 only 225 of 560 applicants for admission were accepted.

Each student takes four main subjects; of these economics and business administration are required. The student elects his other two subjects from the following: law, economic geography, economic history, mathematics, English, French, German, or Spanish. The business administration and economics courses include data processing, macroeconomic theory, statistics, financial accounting, microeconomic theory, cost and managerial accounting, operations research, applied economics, business finance, marketing, organization theory, and organizational psychology and personnel administration. The previously mentioned courses are taught by the lecture method. In addition, in his last year a student attends two or three specialized seminars on varying topics related to business or economics.

In addition to examinations in his course work and the preparation of a research paper, a candidate for a degree must complete sixteen hours of written comprehensive examinations. The college confers the degree of Siviløkonom (business economist) on those who meet the graduation requirements.

Although the college does not offer courses in consumer education as such, consumer concepts are emphasized in economics and marketing classes. The Norges Handelshøyskole also offers a one-year post-graduate course for the preparation of business teachers. This program is described in a subsequent section in this chapter.

Regional Colleges

Regional colleges have recently been established on an experimental basis in six areas of Norway. These regional schools are somewhat comparable to community colleges in the United States. It is the intent of the Norwegian government that students living in all areas of the country shall have easy access to regional colleges.

The aim of the regional college is to provide vocational instruction beyond the gymnasium level and also to offer courses carrying credits that may be transferred to the state universities and colleges. During the experimental period the curricular offerings have run from six months to three years; most of the curriculums are currently two years in length. To enter a regional college, a prospective student must have passed the Examen Artium or the most important subjects in the gymnasium or must possess an equivalent type of education.

The first curriculum offered in the regional colleges was in economics/business administration. In 1974 courses were also available in transport, public administration, social affairs, conservation, oil technology, data processing, tourism and travel, fisheries, mass media, welfare work, and community planning.

In addition to providing vocational instruction, each student is

encouraged to view himself as part of total society. To help the student achieve this objective, fifteen percent of each curriculum is devoted to general studies. Instruction in consumer economics may be included in this requirement. Seventy-five percent of each curriculum is vocational and the remaining ten percent may be related either to a vocation or subsidiary topics. It is planned that the regional colleges will be the primary agencies for adult education in their respective areas.

Teacher Education

Norway has an extensive system of colleges of education that insure that the country's teachers have adequate professional preparation. Teachers for the junior school commonly take a two-year course at a teachers' college. If a prospective teacher has not passed the Examen Artium, he must complete a four-year curriculum at a college of education. Two curriculums are commonly offered for the preparation of junior school teachers--the ordinary curriculum and the English curriculum; the latter is the same as the former except English is added and the teacher candidate is qualified to teach English as well as the basic subjects. Even though consumer education is to be integrated into the junior school offerings, at the present time those preparing to teach in these schools receive no special training in this area. Most colleges of education also offer a third year of instruction which allows the prospective teacher to specialize in a specific area, for example, domestic science. This does permit the beginning teacher to have previously acquired some consumer concepts.

The universities provide courses of study and confer degrees which qualify their graduates to become teachers. The lower degree (known as cand. mag.), supplemented by a teaching certificate from a university department of education, prepares an individual to teach in a youth school and a folk high school. This degree usually consists of university examinations in three subjects relevant to the work of the youth or folk school. As yet, no instruction in consumer education has been incorporated into the training of teachers for the youth schools.

The higher university degree (either cand. philol. or cand. real. depending upon the subject content) qualifies graduates for teaching in gymnasia, Handelsgymnasia, technical schools, and colleges of education. It is made up of three subjects commonly taught in one or more of these schools, plus a teaching certificate from a university department of education. At the State College of Economics and Business Administration in Bergen those preparing to be economics and business teachers receive an additional year of instruction beyond the basic degree. One-half of the curriculum is made up of general pedagogy; the other half, of specialized pedagogy and student teaching in a Handelsgymnasium.

Norway maintains a number of separate institutions for training vocational teachers. The Statens Laererskole i Handels-ogKontorfag (college for commercial teacher training) is typical of this type of teachers' college. Three different curriculums are offered: Economics (accounting/business management), office education, and languages. Each curriculum is three years in length and is highly specialized.

The first year is one-half pedagogy, one-half, the major. The second year consists of advanced courses in the same ratio. In the third year the prospective teacher has an opportunity to specialize within his major; for example, an economics major may specialize in data processing. No consumer education instruction has been incorporated into any of the three curriculums although in the fall of 1974 administrators at the school indicated that such an offering was being considered.

In addition to the schools for domestic science previously mentioned, there is one state college of home economics, the Statens Laererskole i Husstell. This is the only college in Norway that prepares vocational home economics teachers. (Three other colleges of education do prepare domestic science teachers for the youth schools.) At this college of home economics most of the emphasis is placed on practical instruction in foods and textiles. The students do take work in the area of family living as part of their three-year curriculum and in this way acquire an understanding of many consumer concepts.

As in the United States, teachers in Norway commonly enroll for graduate work after they start teaching. To secure the highest salary, a Norwegian teacher must earn the equivalent of a master's degree at a university. According to an official at the Grunnskolerådet, a typical teacher begins his career at 22, receives his master's degree at about 32, and retires from teaching between 67 and 70.

Summary

Norway is a small constitutional monarchy located in northwestern Europe. Even though it has largely a mountainous terrain, its people, who are for the most part industrious and self-reliant, have utilized the country's natural resources to develop a prosperous nation. The recent discovery of oil in the North Sea has added to the prosperity of the kingdom; this has necessitated the admittance of workers from outside the country to augment what has been largely a homogeneous population.

Education in Norway is compulsory between the ages of seven and sixteen. Junior schools provide instruction for the younger children and youth schools for the upper three grades. Norway maintains gymnasia to prepare students for college entrance and Handelsgymnasia for commercial work. Folk schools also offer instruction beyond the youth school. The country supports a wide variety of vocational schools, both public and private. Norway has four universities and eight other schools of collegiate rank. Recently regional colleges have been established which provide instruction similar to that offered in American community colleges.

Norway maintains a number of colleges of education and specialized colleges to prepare teachers of various types. Teachers for the junior schools initially receive two years of training beyond the gymnasium; teachers in youth schools have lower university degrees, while teachers in gymnasia possess higher university degrees. Teachers of specialized subjects, such as commerce and home economics, receive three years of pedagogical and practical training prior to

entering their classrooms. No specialized courses in consumer education are presently being offered in any of the teacher training institutions.

CHAPTER III

NORWEGIAN CONSUMER AGENCIES AND COMPULSORY CONSUMER EDUCATION IN THE COUNTRY'S SCHOOLS

Since the Norwegian Ministry of Consumer Affairs and Governmental Administration and some of its agencies play major roles in the development of consumer education programs, the first section of this chapter is devoted to an examination of the work of this ministry. The second section describes compulsory consumer education as it is currently being taught in the basic schools of the country.

The Ministry of Consumer Affairs and Governmental Administration

The Ministry of Consumer Affairs and Governmental Administration was set up in its present form in 1972. This ministry has two major functions--political and administrative. The political function includes the Department of Consumer Affairs, regulation of prices charged consumers, and the development of a general income policy for the kingdom. The administrative function involves control over the general organizational structure of the national government and wage policies for civil servants. Since the Department of Consumer Affairs is the division of the ministry that has responsibilities in the area of consumer education, only the work of the department and its subsidiary agencies will be discussed in this report.

The Department of Consumer Affairs

The Department of Consumer Affairs has the responsibility of representing consumer interests in the conduct of the Norwegian government. It is not involved in the commercial affairs of the nation. Conflicts between consumer interests and business interests are resolved at the ministerial level of the government.

The department exercises joint responsibility with the Ministry of Justice in the area of consumer protection. The department prepares legislation for the benefit of consumers. When such legislation is enacted, for example, in such areas as consumer credit and marketing practices, enforcement becomes the responsibility of the Ministry of Justice.

The department is responsible for consumer policy which is implemented by four consumer organizations over which the department exercises only nominal control. The four organizations are: The Consumer Council of Norway, the Consumer Ombudsman, the Committee on Informative Labeling, and the Institute for Consumer Research. Each of these organizations is described in the paragraphs that follow. Although each agency is semi-autonomous, a high degree of cooperation exists between officials in the department and those employed by the organizations.

The Consumer Council of Norway

The Consumer Council of Norway is an independent organization representing the consumers of the country. It receives a majority of its financial support from the budget of the Ministry of Consumer Affairs and Administration, and it sends reports of its meetings to

the ministry. The council consists of eight members elected by an Annual Consumer Congress which meets once each year to discuss general consumer matters and decide on guidelines for the council's activities. The chairman of the council is appointed by the King, upon the advice of the Premier.

The Annual Congress is composed of forty-nine delegates representing a wide variety of consumer organizations and the labor unions. Among the organizations with a vote in the Congress is the Norwegian Teachers' Association.

In 1974 the membership of the Consumer Council represented many different interests. The chairman, a woman, was the administrative head of a county. The other seven members included a teacher, a political secretary, the general secretary of the organization for the physically handicapped, a housewife, a labor union secretary, a professional in the Ministry of Justice, and a professional in the Central Secretariate of the Consumer Council. The Consumer Council meets six times a year.

In 1973 the Consumer Council was reorganized to make its services more easily accessible at the local level. Since 1937 Norway has had a Home Economics Information Service in each of the counties. In 1973 this service was augmented to include general consumer services for the people. The staff of each office is being enlarged to make it possible for the office to handle these additional responsibilities. Each county elects a consumer board or at least five members to advise its local office. The major duties of the local office are consumer informing and small claims handling. Each

municipality has a consumer committee which coordinates community consumer activities with the county office and the Consumer Council.

Much of the work of the Consumer Council is conducted by the Central Secretariate. It consists of a staff of about eighty employees and is headed by a director who is appointed by the King, upon the advice of the Premier. The director participates in meetings of the council, but does not vote. The Secretariate is composed of five departments: editorial, judicial/economic, technical, information, and administration.

The editorial department publishes the magazine, Forbruker-rapporten (The Consumer Report) ten times a year. This periodical has an average circulation of 235,000, which means that it reaches at least every sixth home in Norway. The magazine publishes results of comparative tests on a wide range of consumer goods. It also discusses questions of general interest to consumers, such as opening hours of shops, misleading advertising, housing, and pollution. The Consumer Report is considered a reliable source of information and is widely used in consumer education by schools and organizations.

The judicial/economic department of the Consumer Council receives thousands of complaints from individual consumers each year; most of these are direct telephone contacts. The department endeavors to investigate these complaints and secure equitable solutions. In a small number of instances the product in question is sent to a laboratory for testing or the item may be referred to an impartial expert for his evaluation. Although the department is able to resolve a great majority of the complaints, its decisions made through the Consumer Council are advisory only. If no solution is

found, the consumer will have to withdraw his complaint or take the merchant to court.

The technical department of the Consumer Council arranges for testing various products. The department has no laboratories of its own, and therefore, must use independent institutes and specialists of high professional standing to conduct the tests. The test plan includes, so far as is possible, those properties of the product which are most important to the consumer as a basis for his judgment and choice when buying them. Normally, the sample chosen for a particular product includes all manufacturers of a certain type or price group. Products to be tested are usually bought on the open market. Before the results are published, the individual manufacturer or importer receives the test results of his product with a right to object, usually within fourteen days. If the distributor finds a fault in a test, he is granted an opportunity for a retest at his own expense. Results of the tests are published in The Consumer Report and mention is always made of faults found in products that have been retested.

The information department of the Consumer Council issues informational pamphlets and arranges adult courses on various topics of interest to consumers. Some topics covered recently include: the buyer's legal rights and duties, buying guidance, family budgeting, payment alternatives, evaluation of quality, and consumers and the environment. The staff of the council frequently participate in the preparation of consumer programs on national radio and television. Another duty of the information department is to prepare instructional materials for consumer education in the schools. Since the

inauguration of the compulsory consumer education program for basic schools in 1972, this department has, in cooperation with educational authorities, produced many teaching aids for consumer education. Representatives of the department work closely with the Ministry of Consumer Affairs and the Ministry of Church and Education in writing and testing these instructional materials. From time to time employees of the Consumer Council visit schools to observe how the materials they have developed are being utilized in the classrooms and to gather suggestions from teachers for improvements. This department also works closely with international agencies that are active in developing instructional materials for consumer education.

As the title indicates, the administrative department of the Consumer Council is responsible for the overall functioning of the agency. It also assumes responsibility for the printing and mailing of the magazine and the many pamphlets produced by the Central Secretariate.

The Consumer Ombudsman

The office of Consumer Ombudsman has been operating only a few years in Norway. This agency has the power to adjust complaints arising from false or misleading advertising. Since all other types of complaints are handled by the Consumer Council, there is close cooperation between the two agencies. If the Ombudsman receives a complaint outside his jurisdiction, he refers it to the Council; likewise, this office receives complaints from the Council involving false or misleading advertising. The Consumer Ombudsman operates as an independent organization, but it is funded by the Ministry of Consumer Affairs and Governmental Administration.

The Ombudsman's office receives about 1,200 complaints a year; about half of these are from consumers; about 20 percent, from businessmen; about 9 percent, from citizens' action agencies; and the remainder from the Consumer Council, from other governmental agencies, and from the office itself. The office has a staff of lawyers whose work is to resolve the complaints it receives.

To be processed, a complaint must be in writing. If the complaint is within the jurisdiction of the Ombudsman, it is submitted to the business enterprise for comment with a time limit indicated for a reply. Often the business concern will agree to alter its advertising; if this is not the case, the merchant may take the case to court. If no answer is received from the business enterprise after a second letter has been forwarded, the Ombudsman has the power to prohibit continued publication of the ad. The law establishing the office permits the issuance of fines or the jailing of wrongdoers for violation of the law; the Ombudsman has the power to turn the matter over to the police for action. Thus far, all complaints have been resolved without such drastic action. Since radio and television are under state control in Norway, the Ombudsman's office handles only complaints involving advertising in newspapers and magazines. In 1973 a majority of the complaints involved advertising for food, cosmetics, health care products, clothing, automobiles, and group charter flights. Many of the complaints involved foreign companies. As part of instruction in consumer education, students are commonly taught how to place complaints with the Consumer Ombudsman.

The Committee on Informational Labeling

The Committee on Informational Labeling, which reports to the Ministry of Consumer Affairs and Governmental Administration, has two major functions: one, it provides information for consumer education in the schools and also to advertisers; two, it has the power to set up regulations on labeling in accordance with the Product Act of 1968.

One of the required lessons in youth school domestic science courses is on informational labeling; materials for this lesson were developed by this Committee. The Product Act gives the Committee power to set up regulations on labeling; these include the name and address of the producer; weights, ingredients, size, and information on use. The Act of 1968 is not yet enforced; some tentative labels have been developed. However, before a label is approved for use, it must be accepted by an advisory body representing the industries involved and by other ministries, for example, the Ministry of Agriculture, in case of a label for a food product.

The Institute for Consumer Research

The Institute for Consumer Research is composed of representatives from four consumer organizations and from the Ministry of Consumer Affairs. This group conducts research projects of common interest. Its objective is to develop a coordinated view on consumer policy for Norway. Some of the projects under way in 1974 were: what products should be like in the future; environmental quality standards for products; quality standards for products; standardization of products, including sizes of bottles and packages; use of plastic bags.

Norway is a member of the Nordic Corporation which conducts joint research projects for the countries who are members (Norway, Sweden, Denmark, Finland, Iceland). In the fall of 1974 these three consumer projects were under consideration by the corporation: a study of family injuries; a study of the physical and psychological life of certain products; a study to determine how different acts passed in the respective countries to protect consumers actually work.

A Project for Developing Consumer Education Materials for the Nordic Countries

The Nordic Corporation has set up a committee on consumer education in the schools. This committee is sponsoring an experimental project at the Teacher Training College in Malino, Sweden. The project was started in July, 1972, and is under the direction of a well-known Swedish educator, Dr. Pekka Idman. He initiated the project by sending out questionnaires to students, teachers, and parents in the Nordic countries to ascertain their background in consumer matters and to determine what they felt should be taught in consumer classes. On the basis of the data gathered, Dr. Idman and his staff have developed ten teaching plans for use in the fourth, fifth, and sixth grades. The titles of the plans, translated freely from Swedish, are:

1. Packaging Costs
2. Why Do We Buy the Clothes We Buy?
3. What Do We Really Need? (the needs of the individual)
4. How Do We React to Magazines and Other Media?
5. How Advertisers Work on Consumers
6. Why Do I React as I Do Because of the Things Around Me?
7. How Consumption Has Affected the Environment

8. What Is a Good Buy?
9. Can I Get Along Without a Car?
10. Resources in Nature

The units include booklets for the pupuls, a resource book for teachers, and audio-visual aids including films, film strips, and wall charts. Since these materials are being written in Swedish, they must be translated into the languages of the other countries involved in the project. In Norway it is planned that the ten units will be tried out in about thirty schools, starting January 15, 1975, and approximately fifteen schools will be used for control purposes. In all these schools, the students will receive a pretest; then the materials will be used in the thirty experimental schools. At the end of the school year students in all the schools will be given a posttest. Both teachers and pupils will receive questionnaires ascertaining their reactions to the materials. If the experiment is successful, these units will be used on a nationwide basis, starting probably in the fall of 1975. Both officials in the Ministry of Consumer Affairs and the Ministry of Education have indicated that they believe these materials will have great value in improving the teaching of consumer education in Norwegian junior schools.

Consumer Education in the Norwegian Basic Schools

The Model Plan for the Norwegian basic school (grades one through nine), which went into effect in 1972, emphasizes the school's relationship to society. The Ministry of Education has found it essential that the Plan attempt to point out the practical consequences of what is taught, in accordance with the intent of existing legislation. The Model Plan gives the individual teacher greater freedom of choice

than he formerly had; this includes his marking system for evaluating pupils. Even though control of education is retained by the Ministry of Church and Education, local school boards and teachers have greater influence over what is taught in the schools than they formerly possessed. The Plan has introduced compulsory co-ordinated subjects; these subjects are to supplement the ordinary traditional subjects. The Ministry of Education has stated that these new subjects require no special plan, no specific methods, or even special teachers. Consumer education in Norway is one of these compulsory co-ordinated subjects and is required in grades one through nine. The Plan provides that consumer education also may be a separate elective subject in the ninth grade and in the voluntary tenth grade. As of the fall of 1974, very few youth schools had instituted these elective courses in consumer education.

At the time compulsory consumer education was introduced, serious difficulties arose in many schools. No specialized textbooks or other teaching materials had been prepared. The teachers generally received no orientation or in-service training in this subject area. In fact, very few teachers, other than those in domestic science, had any background in consumer principles and problems. For the most part the Norwegian teachers had to develop their own lessons in consumer education. What some schools have done will be described in later sections of this chapter; other schools have done little or nothing even though the Ministry of Consumer Affairs has developed materials and provided assistance to the schools. Many principals are awaiting the results of the Malino Project, which was described previously,

before they insist that their teachers follow the mandate of the Model Plan.

Objectives of Norwegian Compulsory Consumer Education

A recent publication of The Consumer Council outlines the objectives of compulsory co-ordinated consumer education as follows:

> The purpose of consumer education in the comprehensive school [junior and youth school] is to develop an alert and critical attitude to consumer questions according not only to the pupil's demands and needs, but also to the common interest of the society and to the means available.
>
> In its broadest sense the aim of the teaching is to enable the pupils to assume a conscientious attitude regarding problems related to consumption and management of the resources.
>
> It is of general importance to give the pupils an understanding of the individual's influence on his own environment.
>
> The teaching shall contribute as far as possible to the pupil's understanding of the potentialities of the consumer's choice.[3]

Subjects with Which Consumer Education Is Co-ordinated

In Norway the main responsibility for integrating consumer education topics rests with the teachers of the "orientation subjects"--geography, natural history, history, and home economics. The Consumer Council states, however, that consumer topics can be closely related to most of the basic school's subjects and can form natural programs for all learning levels.

The Council urges that the teaching of economical use of time should be related to consumer education. That body also recommends

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[3]"Consumer Education in the Norwegian Comprehensive School" (Oslo: The Consumer Council of Norway, 1972), p. 2.

that pupils should be given information about food and nutrition, the home and its equipment, clothes, shoes, and similar consumer problems. Many of these topics, in the past, have been covered in youth school domestic science classes.

In the junior school teachers are encouraged to relate consumer topics to those things naturally found in the children's own experiences, the starting point being their confrontations with actual problems and situations. In the youth school emphasis is to be placed on the pupils' familiarity with the effects of the individual's personal consumption on the economy of the entire country.

Content of Compulsory Co-ordinated Consumer Education

The Norwegian Consumer Council states that consumer teaching may be concentrated upon the following main subjects:

1. The consumer's part and responsibility in modern society.
2. The consumer's rights and obligations in the purchase of goods and services.
3. Environmental problem.[4]

The Council has developed the following "working plans" for consumer education in the junior school (grades one through six):

Shopping. Goods knowledge. Paying and exchange.

Judgment and choice in buying gifts
(Christmas, birthday, and other events)
Toys, clothes, shoes, sport equipment, school items.

Taking care of things.

Suitability, price and quality.

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[4]Ibid., pp. 2-3.

Advertising and publicity. Labeling.
Reading the directions for use. Readymades, halfmades, prefabs.

Personal outfit. Fashion, suitability, price, quality, maintenance.

Pocket money. Simple budget. Saving.

From raw material to finished product:
Production, distribution, trade, consumption.

Various types and forms of packaging.

Used packaging as a pollution problem.

Goods from distant countries. Import and Export.
Commercial treaties between nations.

Use of public services: Bank, telephone, telegraph, post, etc.

Use of public transport: Bus, train, tram, airplane, ship.[5]

The Council has recommended the following "working plans" for the youth schools (grades seven through nine):

Personal budget and accounts. Saving.

The modern household: Knowledge of food, clothes, and equipment. Evaluation of needs, quality and price.

Labeling: Directions for use. Evaluation of readymade and "instant" goods compared to traditional cooking as to cost, time, and preparation possibilities.

Evaluation of technical aids in the household in relation to time and money.

Family economy--society's economy.
Cooperative movements: Housing societies, cooperative purchasing, coops, the cooperative movement.

Communications. Travel/tourism.

The Purchase Act. Laws and regulations for credit purchases, labeling, etc. Different types of loans and credits. Contracts.

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[5]Ibid., p. 3.

Pollution and refuse problems. Evaluation of various detergents, insecticides, chemical spices, food additives, etc. Packaging: Glass, plastic, cardboard, tins, paper. Suitability. Possibilities of destruction.[6]

Consumer Education Instruction in Four Youth Schools

Visitations were made to four youth schools in Oslo and its suburbs to observe different types of instruction in consumer education. These schools were located in dissimilar neighborhoods. Ingierasen Ungdomsskole is a modern lower secondary school in Kolbotn, a stable, upper middle class community southeast of Oslo. Linderud Ungdomsskole was constructed in the 1950s in what is now a transitional neighborhood adjacent to one of the older sections of Oslo. Tasen Ungdomsskole is housed in an old building in what might be termed the "inner city" of Oslo; most of the heads of households in the area could be classified as "blue collar" workers. Hovseter Ungdomsskole is an experimental school that opened in September, 1974; it is located in a new section of Oslo where most of the families are upper middle class. Consumer education instruction in each of the schools is described in the paragraphs that follow.

Ingierasen Ungdomsskole. Consumer education is completely integrated in this youth school. Each year the school schedules a "Consumer Education Day." Regular classes are dismissed and all pupils and teachers participate in the activities. The visitation was made on this special day. The entire program was coordinated by a social studies teacher who is intensely interested in consumer

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[6]Ibid.

problems. Major activities of the day were filmed by the school's Movie Club. These films were to be shown to the school later in the year to reinforce the learning that took place on the day devoted to consumer education. The day's activities opened with an assembly in the school's multipurpose room. The first speaker was the co-ordinator who emphasized the relationship between consumption and pollution; he pointed out the litter problem that is created by current packaging practices. A ninth grade girl whose father is a Scandinavian Airlines pilot addressed the assembly on the problems of the young consumer. She said in English:

> I am a young consumer, and I think that young consumers in Norway know so little how to use and consume the goods of modern society. Every week I get a certain sum of pocket money from my parents. It isn't very much, but it can be a burden on my parents, sometimes I think. When I get my pocket money I sometimes save it and often I spend it at once. I don't plan a budget and I don't use a book-keeping - if I had I might have found that I use quite a lot of money.
>
> When I buy gifts for Christmas and other events, I use my own money, but when I buy things as clothes, shoes, and sport equipment, my parents pay it for me.
>
> Many young people know little or nothing how to plan a budget. We should also evaluate more than we do - the needs, the quality, the price, and the suitability of each item.
>
> Young couples should consider the value of technical aids in the household in relation to time and money. A difficult thing is the purchase of them. We must know the laws and regulations to credit purchases, and the different types of loans, credits, and contracts. But the most important thing is to learn to make ends meet, and on top of all to save a little.

After the talks, the students watched two films on buymanship and money management. Then the students went to their "home rooms" where they worked on various projects, each group under the supervision of a teacher.

The seventh grade project was the making of ads for shoes. Because of the harsh Norwegian climate the selection and care of shoes is very important. Different groups prepared ads for small children, teenagers, adults, and older people. The pupils also had to prepare answers to questions given them on duplicated sheets. Some of the topics were: development of personal budgets; how much do I cost my parents?; what should you do when you buy goods in a shop?

An eighth grade class was divided into four groups each with six pupils. The topics discussed were: detergents; ad appeals to the young; evaluation of films; ads for tobacco and alcohol. A ninth grade class was organized in a similar fashion. They discussed these topics: the value of all their personal possessions; the magazines they read and the types of ads printed in these periodicals; the handling of a consumer complaint as presented on a record; the handling of a consumer complaint involving laundering directions.

While most of the groups were preparing posters and discussing various topics, members of the dramatic club were practicing two consumer playlets. At an afternoon all-school assembly the playlets were presented; one involved selection of bedding; the other, the nation's law permitting the cancellation of a contract made between a door-to-door salesman and a housewife. The posters that had been prepared by the class groups were displayed on the walls of the multi-purpose room for the afternnon assembly. The school day ended with the students singing a consumption song that is popular in Norway.

The "Consumer Education Day" made it possible for the school staff to integrate consumer problems into all aspects of the school

curriculum. A representative of The Consumer Council admitted that Ingierasen Ungdommskole was a "show case"; however, the ideas developed there are being recommended to the principals of other Norwegian youth schools.

Linderud Ungdommskole. At this school social studies teachers had the responsibility for teaching consumer concepts. This was done in a ninth grade course in which all pupils were required to enroll. The class was a traditional one in which pupils were given textbook reading assignments; these were followed by class discussions and tests. Some of the topics discussed were Norwegian economic policy, budgeting, purchases at a store, governmental regulation of prices, sources of income, social security, and insurance on bicycles.

In addition to the in-class activities, the teachers had developed some out-of-class projects. Every day for one week each student was asked to record what his mother bought; the purpose of the project was to determine how much it cost a family to live for a period of seven days. Since the school was located in a transitional neighborhood, pupils were given a project to select the furnishings for an apartment. Most of the families lived in high-rise buildings. The teacher secured several model floor plans of apartments. The pupils visited some of the vacant apartments. Then they were given a hypothetical amount of money to use in selecting the furnishings. The selections were made from catalogs and by after school visits to furniture stores. Each project was evaluated to determine how competent the pupil was in making his choices.

Tasen Ungdomsskole. At this school consumer concepts were taught as a part of a seventh grade domestic science course. The classes

were small and co-educational. During a year the pupils had three 45-minutes lessons in consumer education; one of those was the required lesson developed by the Institute of Labeling. In addition the pupils had three additonal lessons in which the time was divided between consumer and home economics problems.

Students at Tåsen were taught the use of the scientific method in selecting household products. On the day of the visitation the children were given the task of determining which was the better buy, butter or margarine. The teacher explained how butter was made by using milk in actual demonstration; a similar presentation was made on the contents of margarine. The pupils were asked to guess the price per kilo of each item. They were given reference books to determine the nutritional value of each product. Finally, they were asked to decide which was the better buy. The teacher was very careful not to give the class his opinion. The group decided unanimously that in Norway margarine was the better buy. At that point the teacher indicated his agreement with the decision. Following this activity, the group cooked several foods using butter or margarine.

Hovseter Ungdomsskole. This is one of Norway's newest youth schools and it has been designated as an "experimental school" by the Ministry of Education. The principal of the school is a member of the Nordic Committee on Consumer Education and his school will probably be one of the thirty schools where the materials being developed in Malino, Sweden, are tested.

The school was designed to incorporate some of the principles of the open-space concept. Technically, it might better be described

as "semi-open-space." At the seventh grade level two classes have been merged and placed in a large room designed with great flexibility. There were between fifty and sixty pupils in a room who are taught by a team of three teachers, one of whom was designated as the head teacher. The teaching specialties of the team observed were Norwegian, English, and mathematics. Sometimes the class was taught en masse; at other times students worked in small groups.

The students spent three hours each day in the integrated class; the remainder of the school day was spent in traditional settings. Three different projects were observed. One group was studying the American Indians. The project involved combining geography, history, biology, and geology into a unified topic. In English the pupils read in English stories and dramas about the American Indians. In crafts they prepared a relief map of North America, carved totem poles, and made Indian mocassins which they were to wear in the carpeted classrooms. Other groups were studying the big forests that are located on the outskirts of Oslo and problems in using alcohol and tobacco. The students spent fourteen days on a project and then moved on to another; they volunteered for the projects in which they participated. Starting about January 15, 1975, some of the consumer education materials developed in Sweden probably will be tested in the setting just described.

Summary

The Ministry of Consumer Affairs and Governmental Administration is responsible for representing the consumer in the councils of the Norwegian government. The Department of Consumer Affairs within the

ministry is directly responsible for handling consumer interests. Four organizations which report to the Department of Consumer Affairs play major roles in looking out for the interests of Norwegian consumers. The Consumer Council handles consumer complaints, supervises the testing of products, and publishes a periodical, The Consumer Report, that reaches every sixth family in the kingdom. The Council also provides consumer education for adults and is the major agency for preparing and publishing consumer education instructional materials for the schools. The Consumer Ombudsman handles consumer complaints involving false and misleading advertising. The Committee on Informational Labeling provides information on labels for the schools and is responsible for setting regulations on labels to be displayed on merchandise that is sold in Norway. The Committee for Consumer Research conducts research projects of common interest to a number of consumer organizations. Norway is a member of the Nordic Corporation and is contributing to the Nordic Committee on Consumer Education; at Malino, Sweden, that committee is developing a set of materials that will probably become the basis for consumer education instruction in Norway.

The Model Plan for Norwegian basic schools provides for compulsory co-ordinated consumer education in grades one through nine. This plan was started in 1972 and has created problems since teachers received no prior orientation or in-service training and specialized instructional materials had not yet been prepared. The Consumer Council has assisted the schools in developing objectives, content outlines, and instructional materials. Other agencies of the Ministry of Consumer Affairs have aided in developing specialized teaching

materials. Although some schools have done little or nothing to implement the consumer education aspects of the Model Plan, creative teachers are already providing instruction in consumer concepts. Four youth schools are representative of what is being done. At Ingieråsen School each year the entire student body participates in "Consumer Education Day." At Linderud School consumer concepts are integrated with social studies using a textbook and out-of-class projects. At Tåsen School students in domestic science learn to apply the scientific method in arriving at consumer decisions. And at Hovseter School experiements are underway using a team of teachers in a semi-open-space classroom setting; at present the team is not teaching consumer education, but it is planned that consumer topics will be introduced there in 1975.

Chapter IV

A COMPARISON OF CONSUMER EDUCATION PROGRAMS IN NORWAY WITH THOSE IN THE UNITED STATES

The chapter discusses the differences between consumer education in Norway and the United States. Since there is a great difference between the attitudes of Norwegians and Americans toward the role of government in consumer activities, these differences are discussed in some detail. In comparing the two countries, several general considerations are examined; these include mandated versus voluntary instruction, the integration of consumer topics in other courses versus a separate course, and the grade levels during which this subject matter is taught. In addition, comparisons are made of instructional materials, methods of teaching, course content, effectiveness of instruction, and teacher preparation.

Attitudes toward the Role of Government in Consumer Affairs

It is entirely possible that Norwegians, as a people, are more responsive to instruction in consumer topics than are Americans. Gordon E. Miracle, Professor of Advertising at Michigan State University, recently made a comparative study of advertising law and regulation in Norway and the United States. He presented his findings to the American Academy of Advertising at Newport, Rhode Island, on April 30, 1974. In his report he compared the attitudes of the citizens of the two countries toward consumerism as follows:

> . . . . In the United States there is a long history of stressing the unique worth of the individual. The society encourages self-expression, achievement through hard work, thrift and the accumulation of wealth. This kind of society requires laws to protect against fraud and deception, and this need for protection is the basis of much U.S. legislation which affects marketing. Yet this same stress on freedom of the individual has meant that U.S. laws provide a great deal of latitude for "stretching" the truth.
>
> In Norway, there is a long history of some of the same factors mentioned above, but with somewhat different emphasis. Among the population there is a widespread agreement that the economic system should reward all members of the population as equally as possible. And there is the strong belief that the government can and should watch out for the interests of consumers. As a consequence consumers seem to be more dependent on government to make sure that business does not engage in false or misleading advertising. And, quite importantly, businessmen seem to accept this role of government as a natural factor in their environment.[7]

If Professor Miracle's thesis is correct, Norwegians are probably more concerned about their children receiving instruction in consumer education than are Americans, for the former tend to be more dependent on their government for consumer information and protection. It should follow that these people would want their children to have an understanding of how they can function more effectively as consumers and take advantage of the assistance that the government provides. Since Norway has developed many of the ideas of the socialistic state to a high degree and since the acquiring of wealth is not a major objective of the majority of the population, there is surely a tendency to make the most effective use of one's resources in current consumption. This attitude, too, should promote a favorable image for consumer education.

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[7]Gordon E. Miracle, "A Two-Nation Comparison of Advertising Law and Regulation," a paper presented at the 1974 National Conference, American Academy of Advertising, Newport, R.I., p. 3.

The United States has had a long tradition of individualism with much emphasis on the acquiring of wealth. The profit-making motive of business has been paramount. Many citizens have felt the activities of consumer groups and the enactment of much consumer protective legislation have reduced the chance for businesses to make a satisfactory profit. A possible corollary of this is: too much education for consumers may hurt business. Although this attitude appears to be changing, it must be recognized as a factor of the slow growth of consumer instruction in many areas of the United States.

The approaches of the two peoples toward the role of government in consumer affairs should be kept in mind when comparisons are made between consumer education programs of the two countries.

General Considerations

Before comparing consumer education instruction in Norway with that of the United States, it is necessary to examine certain factors that influence this instruction. These items are described in the paragraphs that follow.

The 1972 Model Plan for the Norwegian basic schools calls for compulsory co-ordinated consumer education in grades one through nine, and this plan is gradually being implemented. As of the fall of 1974 only four American states have mandated instruction in consumer education; they are Illinois, Hawaii, Oregon, and Kentucky. The Illinois law was passed in 1970. Oregon requires that all students graduating in 1978 and thereafter shall have a course in "personal finance." The Kentucky law was only recently approved and data on its implementation were not available in September, 1974.

Several other states have enacted legislation that relates to some aspects of consumer education. Alabama requires a one-half credit course in economics in the twelfth grade. Arizona mandates a one-half credit course on "the free enterprise system"; students may acquire this credit by examination. Louisiana, in 1972, enacted legislation directing the state department of education draw up a compulsory consumer credit education curriculum. Nevada requires that all teachers in the state shall teach lessons on thrift. Pennsylvania requires that all senior high schools offer a course in consumer education if there is sufficient demand (15 pupils). In all states some high schools offer consumer economics as an elective course and some aspects of consumer education are taught in home economics classes.

Legislation passed in Ohio is typical of that of many other states; a bill enacted in 1970 urges the schools to implement a systematic program of study in consumer economics and education; money was appropriated in 1971 to develop such programs.[8]

As was indicated in Chapter I, Governor William G. Milliken of Michigan in 1973 urged the passage of legislation providing for compulsory consumer education in that state. On April 25, 1974, Governor Milliken signed Enrolled House Bill No. 4245 which adds the following section to the acts providing for public education: "Sec. 362a. The state department of education shall develop and make available to districts a recommended curriculum guide including recommended materials for use in schools for teaching consumer

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[8]Smith, "Consumer Education in the States," pp. 1-2.

education as a separate course or as parts of other courses." This act was ordered to have immediate effect.

Norway has required that consumer education be integrated into traditional subject matter and that it be taught in grades one through nine. All of the states that have mandated consumer education require that it be taught as a separate subject to adolescents. Illinois requires that students take a consumer course sometime between the eighth and twelfth grades. Hawaii calls for a six-week "mini-course" to be taught to seniors. The Oregon act calls for the one unit course to be taken sometime during the high school years. (As of this writing, the Kentucky course has not been announced.)

An analysis of the above paragraphs reveals basic differences between consumer education in Norway and the United States; in the former it is being integrated into traditional subject matter and is to be taught to all children in grades one through nine. Legislation thus far enacted in America requires that consumer education be a separate course taught to adolescents. It is true that the federal guidelines for consumer education in the United States and a number of state guidelines call for consumer instruction in the elementary grades on an integrated basis; thus far no state has mandated that type of consumer education. According to present practice, most American children are being deprived of this type of instruction during their formative years. The reverse is true in Norway; in that country students beyond the age of sixteen commonly do not receive any training in consumer principles and practices.

Instructional Materials

Norway has suffered from a lack of appropriate instructional materials for consumer education. Several social studies texts contain chapters on consumer problems, and some domestic science lessons have been prepared on consumer topics; however, the Consumer Council has assumed the major responsibility for developing most of the instructional materials for consumer education. Many of these items are brochures that are designed for adults as well as for classroom use. The Council has prepared content outlines for both the junior and youth schools and is in the process of writing textbooks and developing appropriate audio-visual aids. A representative of the Council stated that insufficient funds had been provided for this purpose; therefore, it appears that it will be a number of years before many of these materials will be made available to the schools.

Apparently, the Norwegian Ministries of Education and Consumer Affairs are depending upon the Nordic Committee for Consumer Education to prepare the instructional materials the schools will need to do an effective job in this area. The Nordic Committee is committed not only to complete the units for the fourth, fifth, and sixth grades that are outlined in the previous chapter but also to develop teaching materials for the other grades. It must be recognized that Norway is a small country with its own language; it does not have either the financial resources or enough people with the expertise needed to design instructional materials comparable to those available in one of the world's major nations.

The United States is fortunate to have a wealth of material for teaching consumer education. Several of the major textbook publishers are marketing textbooks, workbooks, teachers' manuals, and a variety of audio-visual aids suitable for this subject area. Both Consumers Union and the Kiplinger Organization have published comprehensive units on consumer topics. Several major retailers, for example, Sear Roebuck and J. C. Penney, have made available well-designed resource materials for consumer education. Trade associations, such as the Institute of Life Insurance, have published units for teaching specific consumer topics.

Today American consumer educators are being flooded with all sorts of brochures and teaching aids from manufacturers, distributors, financial institutions, trade associations, and other vested interests. Instructors have to be very careful in analyzing these materials to see if they are appropriate for use in the classroom. Unfortunately, many of these materials appeal only to adolescents and young adults; there is a dearth of effective materials written especially for young children.

Perhaps an interchange of consumer materials should be encouraged between the two countries. Norway is in the process of developing materials for the lower grades while American educators have an abundance of instructional materials for use in junior and senior high schools.

Methods of Instruction

Apparently there are no basic differences between the methods Norwegian and American teachers use in teaching consumer topics.

Probably some Norwegian teachers have had to be more creative than their American counterparts since the former have lacked commercially-prepared materials to assist them in their work.

Teachers in both countries use textbook assignments, class discussion, and drills; both groups use objective tests to determine what pupils have learned. The use of out-of-class projects is popular in both countries. When available, films, filmstrips, wall charts, flannel boards, and other A-V aids are used by both groups of teachers. Student committees and small discussion groups are popular in both nations.

Some minor differences in teaching techniques were noted. American teachers find it necessary to glamorize their teaching by using cases, simulations, games, and other devices to attract and hold pupils' attention. The great majority of American children have spent a major portion of their lives viewing televison, and they tend to be bored with the humdrum of traditional school activities. In Norway, radio and television are under state control; telecasting does not start until 6 p.m., and it appears dull by American standards since most of the programs consist of news and documentaries with only one "special" each evening. For that reason the typical Norwegian child finds school exciting and responds well to traditional teaching methods.

American teachers make frequent use of resource people from outside the school--from business, government, and nonprofit organizations--to assist them in explaining consumer topics and in answering student questions. For some unexplained reason, this practice does not appear to be widely used in Norway.

There is evidence that Norwegian teachers encourage their pupils to arrive at consumer decisions by use of analysis or synthesis of data. Many American teachers, on the other hand, are prone to "tell" pupils the correct answer and insist that they memorize it for purposes of testing.

The involvement of a whole school in a "Consumer Education Day" is probably unique to Norway. It is undoubtedly true that the requirement in the Model Plan that consumer topics be integrated into other subject matter has encouraged Norwegian educators to adopt this approach for teaching this subject matter.

Content

It is impossible to make a direct comparison between the content of consumer instruction in Norway and the United States. The reason for this statement is apparent; in the former country the subject matter is integrated into other courses and is taught to pupils in grades one through nine; while in America consumer education is usually a separate subject taught exclusively to adolescents. Still some significant differences have been noted.

Elementary Grades (Grades 1-6). A comparison was made between the content listed in the "Working Plans" for these grades as outlined by The Consumer Council of Norway[9] with suggestions for the same grades contained in "Suggested Guidelines for Consumer Education Grades K-12" prepared by The President's Committee on Consumer

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[9]"Consumer Education in the Norwegian Comprehensive School," p. 3.

Interests.[10] The following topics were suggested for emphasis in the United States but not in Norway:

Developing a personal value system
Taxation
Insurance

These topics were stressed in the Norwegian publication but not in the American:

Taking care of things
From raw material to finished product
-production, distribution, trade, and consumption
Various types and forms of packaging
Used packaging as a pollution problem
Goods from distant countries

It appears that authorities in both of the countries agree that the following consumer topics should be taught in the elementary grades:

Shopping
Judgment and choice in buying gifts
Advertising
Labeling
Simple budgeting
Saving
Use of public services: banks, telephones, telegraph, post office
Use of public transport: bus, train, airplanes, ships

From the above listings it can be inferred that in American elementary consumer classes more emphasis is probably placed on personal values and problems while basic economics and environmental problems receive more attention in Norwegian classrooms.

Junior High School Grades (Grades 7-9). Before attempting a comparison of consumer education content at this level a survey was made of curriculum guides for California, Illinois, Hawaii, Michigan,

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[10]The President's Committee on Consumer Interests, "Suggested Guidelines for Consumer Education, Grades K-12" (Washington, D.C.: Superintendent of Documents, 1970), pp. 21-26.

Ohio, and Oregon as well as the Federal guidelines referred to previously. It was decided that the most valid comparison could be made between the Norwegian "working plans" and the Illinois guidelines.[11] Illinois was selected because its instruction is compulsory and the age levels of pupils to whom consumer topics are taught is somewhat comparable to the Norwegian youth school. (The Illinois mandated program is taught to pupils between the ages of 13 and 17; the Norwegian youth school covers ages 13 through 15.)

The comparison of consumer content between Illinois and Norway revealed that the following topics were being emphasized in that state but not in Norway:

Health Services
Recreation (other than travel services)
Insurance
Investments
Taxes

Differences between the two countries partially determine why certain of the above items are not stressed in Norwegian consumer-related classes. In Norway health services are maintained by the government. Because of the socialistic orientation of their country, most Norwegians have little interest in making security investments; except for automobile insurance and some other types of casualty insurance, they do not tend to spend money for risk protection, and especially for life insurance.

The same comparison indicated that these items were being emphasized in Norway but not to the same degree in Illinois:

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[11]The Office of the Superintendent of Public Instruction, State of Illinois, "Guidelines for Consumer Education" (Springfield, Ill.: Office of the Superintendent of Public Instruction, 1972), 65 pp.

Evaluation of technical aids in relation to time and money
Cooperative movements: housing societies, cooperative purchasing, coops, the cooperative movement
Pollution
Packaging, especially as it relates to possibilities of destruction

The cooperative movement is much more advanced in the Scandinavian countries than it is in the United States; for that reason, it seems logical that this topic would be stressed in Norwegian consumer classes.

It appears that the following items are receiving comparable emphasis in Illinois and Norway:

Personal budget and accounts
Savings
The modern household: food, clothes, and equipment
Labeling
Transportation and Travel
Credit

In the immediate past, the use of credit to buy household furnishings in Norway has not been widespread; likewise, the use of credit cards has been very limited. Today these practices are becoming more a part of the Norwegian economy; for that reason the use of credit is receiving greater emphasis in consumer instruction than was formerly the case.

Effectiveness of Consumer Education Instruction

There is little evidence available to determine the effectiveness of consumer education instruction in Norway. The 1972 Model Plan granted teachers in each school freedom to present and evaluate this material in any manner that they deemed appropriate. Norwegian pupils are not required to pass national tests on consumer content as is true for the traditional subjects. Teachers interviewed did

state that they believed that their teaching of consumer concepts had positive benefits. Informal conversations were held with a number of Norwegian pupils. They tend to be shy when speaking in English to an American; however, most of them did say they "liked" to study consumer topics.

The Consumer Council of Norway has conducted some preliminary research on the effectiveness of consumer education in that country. As of October, 1974, the results of these studies were not available. The Malino, Sweden, project includes provisions for pretests and posttests on the materials to be taught at each grade level; the first results of these measurements should be announced sometime in 1975.

In the United States a number of doctoral studies have been completed to measure the effectiveness of the teaching of specific consumer concepts. Since compulsory consumer education in Norway has been effective for only a little more than two years, graduate research of the type common in America has not been initiated by Norwegian educators.

At least until the preliminary results of the Malino project have been reported, even a tentative decision regarding the degree of success of integrated consumer courses in Norway cannot be made.

Teacher Education

The contrast is great between what Norway and the United States are doing in the preparation of consumer education teachers. It is stated in the Model Plan for Norwegian basic schools that the compulsory co ordinated subjects, such as consumer education, should

require no special plan, no specific methods, or even special teachers. Because of this philosophy there has been no specialized training to prepare teachers of consumer education, except for those persons qualifying to teach domestic science.

In most parts of the United States specialized courses in consumer education are found in colleges and universities that prepare teachers. These offerings may be in colleges of education, or in business education, home economics, or social studies departments. At Western Michigan University, for example, undergraduate majors in both business education and home economics education take courses in consumer education. At the graduate level the WMU Department of Business Education and Administrative Services offers two courses: Consumer Principles, and Methods and Materials for Teaching Consumer Education. At the same university the Department of Home Economics holds an annual summer workshop on the teaching of consumer education.

In-service training for teachers of consumer education is common in the United States. In Illinois and Ohio regional workshops are offered annually. New Jersey and Michigan have set up Consumer Education Centers to assist instructors in making their teaching more effective. Publishers of consumer-oriented instructional materials frequently offer assistance to teachers in this subject area.

In spite of the official policy of their Ministry of Education, Norwegian teachers are, in increasing numbers, requesting both formal collegiate-level courses and in-service training. Officials of the Consumer Council appear receptive to the idea of setting up consumer education centers similar to those in Michigan and New Jersey. It appears likely that professional development of teachers of consumer

concepts will be common in Norway in the very near future.

Summary

Norwegians may be more receptive to instruction in consumer concepts than Americans, for they tend to be more dependent upon their government for assistance while many citizens of the United States tend to place great value on their individual rights. Americans tend to be more interested in acquiring wealth than do Norwegians who generally hold that the economic system should reward all members of the population as equally as possible. These differences in attitude should be considered in making a comparison between consumer education in Norway and in the United States.

In Norway it is mandated that consumer education be integrated into other subjects and taught in grades one through nine. In the United States consumer concepts are commonly taught as a separate course only to adolescents. In most states these courses are electives which students may select as part of their secondary school programs; however, four states now have mandated requirements in this subject area. Norwegian children receive instruction in consumer topics during their formative years but seldom receive such training in adolescence; in the United States the reverse is often the case.

Norway has suffered from a lack of instructional materials for consumer education. This condition is being remedied as funds become available and materials are developed by the Nordic Committee on Consumer Education. American teachers have a wide variety of consumer education materials from which they may choose; their major problem

is ascertaining that those they select do not represent some vested interest that is attempting to promote its specific point of view.

There appear to be no basic differences between the methods used to teach consumer education in Norway and in the United States. American teachers do tend to use techniques that give glamour to their courses. Norwegian teachers appear to be more creative and encourage the application of the scientific method for the solving of consumer problems.

It is difficult to make a valid comparison between the content of Norwegian and American consumer offerings since instruction is given on different bases to different age levels. Norwegian teachers do appear to place greater emphasis on basic economic principles, environmental problems, and cooperative movements while American classes receive more instruction in developing personal values, health services, recreation, insurance, investing, and taxation. Data are not yet available to determine the degree of success Norway is having in teaching consumer topics by integrating this subject matter into traditional courses.

Thus far Norway has not developed formalized training for teachers of consumer-oriented topics. In many sections of the United States both undergraduate and graduate offerings in this area are common, and in-service training of teachers is being promoted in a number of states. It does seem likely that Norway will, of necessity, develop some formalized training for teachers of consumer education as the subject matter becomes more important in that nation.

CHAPTER V

FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

In this chapter the findings, conclusions, and recommendations of the study are reported. Summaries of essential data and information are found in the last sections of the preceding three chapters.

Findings

As a result of the survey of the compulsory consumer education program in Norway, the following findings are made:

1. In 1972 the country instituted a Model Plan for its junior and youth schools (grades one through nine); this plan requires compulsory coordinated consumer education in the aforementioned grades. This means that consumer education is not to be taught as a separate subject but integrated into the subjects traditionally taught in elementary and junior high schools. Provision is made for separate optional courses in the ninth grade and voluntary tenth grade. The purpose of the program is "to develop an alert and critical attitude to consumer questions according not only to the pupil's demands and needs, but also to the common interest of the society and to the means available."[12]

2. The compulsory co-ordinated program for consumer education is gradually being implemented. There is a total school commitment to this area in some schools; in others, it is being taught in

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[12]"Consumer Education in the Norwegian Comprehensive School," p. 2.

connection with social studies and/or domestic science. School executives in many schools are awaiting the development of more instructional materials before they insist that the teaching staff comply with the provisions of the Model Plan. Thus far there has been little interest in the optional courses for grades nine and ten.

3. Apparently little or no effort was made to orient Norwegian teachers toward consumer education before the Model Plan was instituted; likewise, provisions for in-service training in this specific area are lacking. Many teachers interviewed indicated that they needed and were willing to receive in-service help.

4. The Consumer Council of Norway has been active in the preparation of instructional materials for consumer education. A series of "working plans" has been developed and reading and visual materials are being prepared as funds become available. Other agencies of the Ministry of Consumer Affairs have also provided a limited amount of teaching materials. Norway is participating in the Nordic Committee on Consumer Education which is supporting a project at Malino, Sweden, where instructional materials are being developed on a scientific basis. By January 15, 1975, materials for grades four, five, and six are scheduled to be released, and plans are underway to write similar materials for the other grades.

5. The teaching materials being developed for consumer education in Norway include textbooks, workbooks, teachers' resource materials, films, filmstrips, wall charts, and other visual aids. There is a great similarity between these materials and those used to teach consumer education in the United States. However, thus far the

development of cases, simulations, and games has not been encouraged in Norway.

6. There is very little difference in instructional methods for consumer education in the two countries. Teachers in both Norway and America use text assignments, workbook exercises, large and small group discussions, visual aids, objective tests, and out-of-class projects. Thus far Norwegian teachers apparently have been reluctant to bring resource persons from outside the school into their classrooms; and they have made very little use of cases, simulations, and games to develop an understanding of consumer concepts.

7. Since in Norway consumer education is taught to grades one through nine and is integrated into other subjects, while in the United States it is taught as a separate course to adolescents, it is difficult to make a valid comparison of content between the two countries. However, the evidence available indicates that much of the content is the same. Norwegian offerings do place more emphasis on basic economic principles, packaging, cooperative movements, pollution, and other environmental problems. In America more stress is placed on personal values, health services, recreation other than travel, insurance, investments, and taxes.

8. The teacher training institutions of Norway have not offered specialized courses for preparing teachers of consumer education. Officials at three colleges did indicate a need for this type of pedagogy and indicated a keen interest in American undergraduate and graduate courses in this area and in the development of consumer education centers for teachers.

9. There is little evidence available to determine the effectiveness of consumer education instruction in Norway. Teachers interviewed stated that they felt their teaching had positive benefits and pupils said they "liked" to study about consumer topics. The Malino project includes provision for pretests and posttests; until the findings of that project are available, even a tentative decision regarding the degree of success of the integrated consumer courses cannot be made.

Conclusions

The following conclusions have been drawn from the findings of this study:

1. Norway is in the process of developing a viable program of integrated instruction in consumer topics for pupils in grades one through nine.

2. Norway has not made adequate provision for consumer instruction for students attending the gymnasia and vocational schools; students who have the most opportunities to apply consumer knowledge immediately are not receiving that type of instruction.

3. School officials in Norway made a serious error in not providing orientation for supervisors and teachers before compulsory co-ordinated consumer education was instituted.

4. Norwegian school officials should have waited until adequate instructional materials were prepared before they required that consumer principles and problems be taught. Fortunately projects are now underway to overcome this deficiency.

5. Many aspects of consumer education in Norway and the United States are very similar; if Norwegian school officials had sought information on this subject area from the United States, it is possible that some of that nation's initial difficulties in instituting consumer instruction would have been minimized.

Recommendations

As a result of this survey of consumer education in Norway and a comparison of that country's instruction with what is being done in the United States, the following recommendations are made for Michigan and other states that do not have mandated courses in this area:

1. Either the governor or the legislature should appoint a commission composed of educators, businessmen, and consumer representatives to determine if compulsory consumer education is needed in the schools of the state; it should also determine if an integrated program in this subject might not better meet the needs of the school population than the compulsory courses now mandated in four states. Before any final decision is reached, such a commission should examine the experiences of other countries, especially Scandinavia, to ascertain their degree of success in the teaching of consumer concepts.

2. Any compulsory program in consumer education for the schools should be all-inclusive. Pupils should have such instruction both in their formative years and in adolescence.

3. Before any program in compulsory consumer education is adopted, a period of time should be provided for orienting school officials and training of teachers. Also before instituting such a program, school officials at the state level should ascertain that

adequate instructional materials are available to achieve the program's objectives.

It is recommended that school officials in those states that now have mandated separate courses in consumer education reevaluate their programs to determine if an integrated approach might not better achieve the stated objectives; such data should be used to recommend amendments to existing legislation. States in this category should consider expanding consumer education into all grades of the school system.

Recommendations for Further Research

The following recommendations are made for further research:

1. It is recommended that an American consumer educator evaluate the project underway at Malino, Sweden, for the purpose of making suggestions for the improvement of consumer education in the United States.

2. It is recommended that in approximately five years an American consumer educator resurvey consumer education in Norway to determine what progress that country has made with its integrated approach; such a study should be of value for upgrading consumer education in both countries.

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